

Information to identify the case:

Debtor 1	Catherine R. Oechsle	Social Security number or ITIN	xxx-xx-0052
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-26646-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Catherine R. Oechsle
aka Catherine Skeenes

12/6/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Catherine R. Oechsle
DebtorCase No. 19-26646-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db Catherine R. Oechsle, 702 Rancocas Ave, Hainesport, NJ 08036-3689
 cr +FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
 Suite 1400, Philadelphia, PA 19103-1814
 518433633 Bank Of Americ, Att: John Sheerin, Esquire, 6851 Jericho Tpke Ste 220,
 Syosset, NY 11791-4449
 518433640 JD Wentworth Home Lending, PO Box 77404, Ewing, NJ 08628-6404
 518433642 Law Office Of Robert Gitmeid, 11 Broadway Ste 960, New York, NY 10004-3110
 518433644 PNC bank, PO Box 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:54 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 cr EDI: FORD.COM Dec 07 2019 05:48:00 Ford Motor Credit Company, LLC, P.O. Box 62180,
Colorado Springs, CO 80962
 518433634 EDI: BANKAMER.COM Dec 07 2019 05:48:00 Bank Of America, Po Box 982235,
El Paso, TX 79998-0000
 518433635 EDI: TSYS2.COM Dec 07 2019 05:48:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
 518433636 +EDI: CITICORP.COM Dec 07 2019 05:48:00 Citicards Cbna, Po Box 6241,
Sioux Falls, SD 57117-6241
 518433637 EDI: WFNNB.COM Dec 07 2019 05:48:00 Comenity Bank/Boscovs, PO Box 182120,
Columbus, OH 43218-2120
 518433638 +EDI: FORD.COM Dec 07 2019 05:48:00 Ford Motor Credit, Po Box 542000,
Omaha, NE 68154-8000
 518433639 E-mail/Text: bankruptcy.notices@hdfsi.com Dec 07 2019 01:29:50 Harley Davidson Credit,
PO Box 21829, Carson City, NV 89721-1829
 518433641 EDI: CHASE.COM Dec 07 2019 05:48:00 JPMCB Card Services, PO Box 15369,
Wilmington, DE 19850-5369
 518433643 E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2019 01:50:04 Lvnv Funding LLC,
c/o Resurgent Capital Svcs, PO Box 1269, Greenville, SC 29602-1269
 518433645 +EDI: SEARS.COM Dec 07 2019 05:48:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 518433646 EDI: RMSC.COM Dec 07 2019 05:48:00 Synchb/Care Credi, PO Box 965036,
Orlando, FL 32896-5036
 518433647 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchb/Jcp, Po Box 965007, Orlando, FL 32896-5007
 518433648 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchb/Sams Club, Po Box 965005,
Orlando, FL 32896-5005
 518433649 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
 518433649 EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Networks, PO Box 965036,
Orlando, FL 32896-5036
 518433651 EDI: TDBANKNORTH.COM Dec 07 2019 05:48:00 TD Bank NA, 32 Chestnut St,
Lewiston, ME 04240-7744
 518433650 EDI: WTRRN BANK.COM Dec 07 2019 05:48:00 TD Bank /Target, PO Box 1470,
Minneapolis, MN 55440-1470
 518433652 EDI: TFSR.COM Dec 07 2019 05:48:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,
Cedar Rapids, IA 52411-6634
 518433653 +EDI: VERIZONCOMB.COM Dec 07 2019 05:48:00 Verizon Wireless, PO Box 650051,
Dallas, TX 75265-0051

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Dec 06, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Rebecca Ann Solarz on behalf of Creditor J.G.Wentworth Home Lending, LLC
rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
Stephanie Shreter on behalf of Debtor Catherine R. Oechsle shreterecf@comcast.net,
shreterlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7